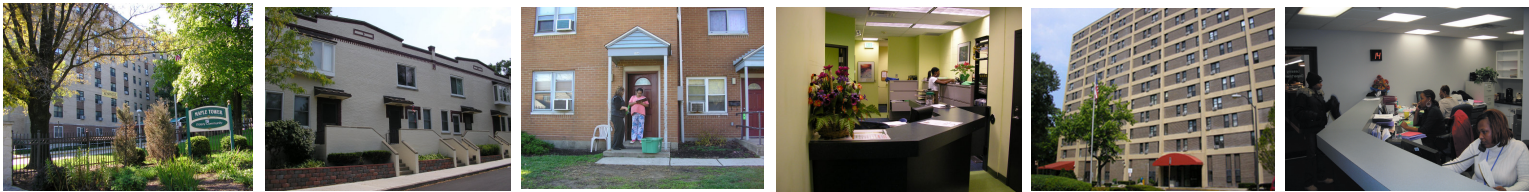


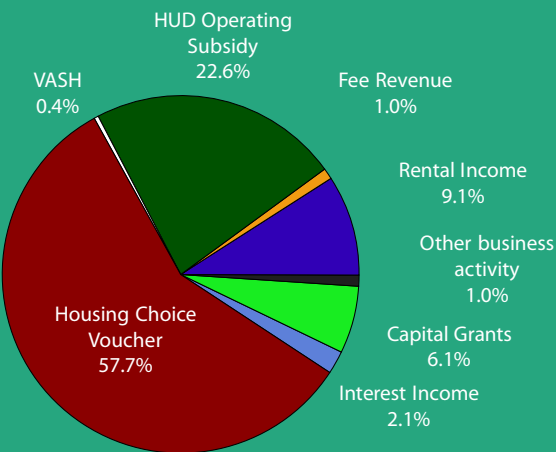
# Looking Ahead...

- CMHA spent much of 2009 preparing to move forward with a document management plan. A contract has been signed with a document imaging and storage company. Document scanning and training on the management software will begin in January 2010. A document management system will allow greater interdepartmental access to files, expedite the time it takes to share information and reduce the amount of paper used throughout the agency.
- CMHA began a pilot recycling program in 2009 and looks forward to expanding it to more communities throughout 2010.
- CMHA will use 2010 to review and develop a new, more user-friendly and dynamic website.
- CMHA continues to develop affordable housing for the residents of Hamilton County. During the next five years, CMHA plans to add to the affordable housing stock by partnering with jurisdictions within Hamilton County to identify local needs and develop neighborhood-sensitive solutions. Some of the goals of development are the addition of quality affordable housing, the elimination of blight, the improvement of local housing values, and construction of energy efficient dwelling units with adequate "green space". During the 2010 fiscal year, CMHA intends to acquire existing dwelling units as well as begin construction of quality, affordable housing through a blend of capital investment types, such as tax credits, public housing capital funds, private lending and others.



## FY2009 Financials

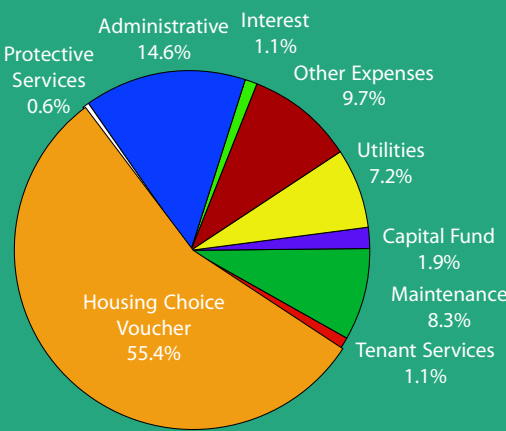
### Revenue



Total Revenue for 2009 \$115,038,293

Housing Choice Voucher	66,373,544
Veterans Affairs Supportive Housing (VASH)	431,960
HUD Operating subsidy	25,998,729
Fee Revenue	1,133,763
Rental Income	10,497,755
Other Business Activity	1,146,780
Capital Grants	6,984,823
Interest Income	2,470,939

### Expenses



Total Expenses for 2009 \$112,477,611

Utilities	8,152,764
Capital Fund	2,146,189
Maintenance	9,347,550
Tenant Services	1,183,950
Housing Choice Voucher	62,357,593
Protective Services	714,186
Administrative	16,461,064
Interest Expense	1,187,865
Other Expenses	10,926,450

\*All financial information is pre-audit.

# CMHA is... planning for the future.

2009 Report to the Community

2009 began with the release of CMHA's Management Assessment report. The agency received praise for its overall functionality, but also direction on some areas that could benefit from improvement. It is with those ideas in mind that the agency moved forward during 2009 to develop a strategic plan. A Strategic Plan defines the Mission and Vision of an organization, identifies its Guiding Principles, defines the goals it will attain in the future and effectively identifies the organizational structures and resources necessary to achieve those goals.

You will see throughout this report the efforts that have taken place at CMHA during the past year that brought the Strategic Plan to life and started a foundation that will lead CMHA successfully into the future. Despite a few bumps in the road this year the agency is excelling in its daily operations and is always looking for new methods to more efficiently conduct our business.

CMHA received more than \$19 million in American Recovery and Reinvestment Act funds this year and staff has worked diligently to meet all the time constraints and rules placed on those funds by the federal government. Also, CMHA completed the final close out of the financing for its Baldwin Grove community at about the same time the community achieved the distinction of an Energy Star certification. These are two major accomplishments for the agency and the staff involved in the process.

This year brought an extremely high demand for CMHA's housing services. The public housing program achieved a record high 99% occupancy and continues to see its waiting list grow. The Housing Choice Voucher program continued to pull people from its waiting list and provide vouchers to ensure a level of full utilization for 2009. As a result CMHA anticipates opening the HCV waiting list during 2010 for the first time in nearly three years.

As we finish this year, we begin to look forward to all that awaits us in 2010. We welcome the challenges and are excited for the opportunity to move forward with the agency's Strategic Plan.

Lamont Taylor  
CMHA Board Chairperson

Richard S. Rust IV  
Executive Director





# CMHA Housing

During the beginning of 2009 CMHA reached a record occupancy in its public housing portfolio! At its peak CMHA was 99 percent occupied with only 49 vacant and ready to rent units in its portfolio of nearly 4,900 traditional public housing units. Winton Terrace in particular experienced a time with only eight vacant units, the lowest seen in that community in a few decades. CMHA staff is to be commended for the hard work that has led to these great results.



CMHA has seen a continual rise in the number of people on its waiting list and overall demand for affordable housing throughout the year. In order to ensure the agency is able to continue meeting that demand a Physical Needs Assessment was performed on every community owned by CMHA. This PNA will allow CMHA to better plan for its future Capital Improvements.

## Baldwin Grove Receives National Distinction



CMHA and Future Now Energy Management announced in August 2009 that the Baldwin Grove community located in Springdale achieved Energy Star certification. This represents the first senior community operated by CMHA to achieve this landmark recognition of energy conservation.

“CMHA is honored to receive this distinction, and would like to commend the team that worked very hard to achieve this level of excellence,” said Richard S. Rust IV., CMHA Executive Director.

This designation was made even more special by being personally approved by the National Director of the Energy Star for Homes program. Energy Star for Homes is a program administered by the EPA designed to lower operating costs for the homeowner and help protect the environment. Energy Star qualification for homes represents a dedication on the part of the builder & homeowner to create a residence that is less expensive to heat and cool, more comfortable and easier to market.

## American Recovery and Reinvestment Act

CMHA has received \$19 million from the U.S. Department of Housing and Urban Development (HUD) through the American Recovery and Reinvestment Act of 2009. These funds are allowing CMHA to move forward with capital improvements that had already been included in its Five-year Capital Plan. New appliances are planned for multiple sites, Findlater Gardens received new doors and a portion of Millvale is undergoing significant renovation.

As a result of the ARRA funds CMHA has set up an application on its website for vendors to supply the Modernization Department with all pertinent information. This information is being kept in a database of qualified vendors to notify when contracts become available for bid. Any job totaling more than \$100,000 will be procured through CMHA's regular process. To access the vendor application, visit the business opportunities section of CMHA's website at [www.cintimha.com](http://www.cintimha.com).

- Employers report adding or maintaining nearly 30 jobs as a result of ARRA contracts.
- More than \$7 million of ARRA funds have been obligated.
- Nearly \$2 million of those obligated funds have already been spent.
- CMHA has contracted with 24% Minority Business Enterprises.

# Housing Choice Voucher Program

Housing Choice Voucher program staff worked hard throughout 2009 pulling more than 2,500 people from the HCV waiting list to ensure that the agency averages its baseline number of units for the year. CMHA has the authority to administer 10,598 vouchers per year.

The department has put some new policies and procedures in place to aid in efficiently providing vouchers to those in need. During its Annual Plan process in April the agency opted to halt its working family preference in light of the year's economic situation and adjustments are continually made to improve the initial briefing and recertification processes. The new document management system being implemented during 2010 will provide even greater efficiency to this department.

CMHA also took steps during 2009 to expand its project based voucher program with a Request for Proposal that was released in November.

- Approximately 4,000 applicants remain on the HCV waiting list.
- The HCV Inspections staff performed more than 28,000 inspections during the year.
- The HCV department averaged more than 4,500 walk-ins per month.

## CMHA is... Vision

To be nationally recognized as the leader in providing innovative, affordable housing services and solutions

## Mission

To provide quality affordable housing solutions by building partnerships with Hamilton County communities while strengthening and expanding housing opportunities for families to achieve self-sufficiency

## Values

Integrity    Respect    Initiative  
Accountability    Excellence

## Guiding Principles

We support our employees and their families so we can support the communities we serve  
We are committed to treating everyone with respect  
We will not compromise our shared ethical standards and dedication to quality



CMHA's Family Self-Sufficiency program experienced growth and a high level of productivity during 2009. Staff is committed to expanding the program through both HCV participants and third-party vendors.

## Participants

- 707 HCV residents participated in the FSS program during 2009, of which 34 graduated during the year and 195 new participants joined the program.
- A little more than \$215,000 was paid out from Escrow accounts during the year. Some of that money was used by the newest homeowners as a down payment on their new home.

## Homeownership

- The FSS program successfully held eleven homeownership closings during 2009. There have now been 39 closings in the homeownership program since it started in 2003.
- The FSS Homeownership program won an American Dream Grant from the Federal Home Loan Bank. The agency will receive \$100,000 to be distributed to 10 first time homebuyers for down payment assistance.

## Collaboration

- An educational series called “Credit Yourself: The Way to Financial Fitness” was developed through new partnership between CMHA and SmartMoney Community Services. The classes are designed to work with those interested in becoming a homeowner within a few years.
- CMHA also partnered with Kroger to bring classes about smart shopping to HCV residents. This class has had great interest and focuses on money saving ways to shop for groceries.

### CMHA Board of Commissioners

Arnold Barnett    Lacreteria Johnson    John Rosenberg    Lamont Taylor    Pete Witte